

**UNITED STATES BANKRUPTCY COURT
DISTRICT 1**

In re:

CARMELO TORRES SANTIAGO
DOMINGA COTTO VELEZ
Debtor(s)

Case No. 12-08925-ESL

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

ALEJANDRO OLIVERAS RIVERA, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/05/2012.
- 2) The plan was confirmed on 01/18/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/25/2017.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$51,777.19.
- 10) Amount of unsecured claims discharged without payment: \$15,706.92.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,000.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$9,000.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,881.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$638.24
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,519.24**

Attorney fees paid and disclosed by debtor: \$119.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANCO SANTANDER DE PR	Secured	77,216.00	NA	77,244.09	0.00	0.00
BANCO SANTANDER DE PR	Secured	516.00	NA	525.00	525.00	0.00
COOP A/C CRISTOBAL RODRIGUEZ F	Unsecured	NA	0.00	4,499.49	1,079.19	0.00
COOP A/C CRISTOBAL RODRIGUEZ F	Secured	NA	0.00	7,666.43	0.00	0.00
COOP A/C VILLA COOP	Secured	NA	0.00	3,021.56	0.00	0.00
COOP A/C VILLA COOP	Unsecured	6,108.00	0.00	3,133.54	751.51	0.00
JEFFERSON CAPITAL SYSTEM LLC	Unsecured	423.00	0.00	499.43	119.83	0.00
JEFFERSON CAPITAL SYSTEM LLC	Unsecured	5,188.00	0.00	5,188.52	1,244.40	0.00
JEFFERSON CAPITAL SYSTEM LLC	Unsecured	5,811.00	0.00	5,930.73	1,422.43	0.00
PORTFOLIO INVESTMENTS II LLC	Unsecured	285.00	0.00	285.98	68.57	0.00
PORTFOLIO INVESTMENTS II LLC	Unsecured	679.00	0.00	726.82	174.34	0.00
TD RETAIL CARD SERVICES	Unsecured	398.00	0.00	398.17	95.49	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$525.00	\$525.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$87,932.08	\$0.00	\$0.00
TOTAL SECURED:	\$88,457.08	\$525.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$20,662.68	\$4,955.76	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,519.24</u>
Disbursements to Creditors	<u>\$5,480.76</u>
TOTAL DISBURSEMENTS :	<u>\$9,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/12/2017

By: /s/ ALEJANDRO OLIVERAS RIVERA
Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

12-08925-ESL

CERTIFICATE OF MAILING

The undersigned hereby certifies that a true copy of the foregoing document was mailed by first class mail or electronically sent to the parties listed below:

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, PR

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COOP A/C VILLA COOP
AGUSTIN BURGOS RIVERA
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VILLALBA, PR 00766

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C/O CREDITORS BANKRUPTCY SERVICES
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JEFFERSON CAPITAL SYSTEMS LLC
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DATED: December 12, 2017

/S/HECTOR PEREZ

OFFICE OF THE CHAPTER 13 TRUSTEE